| Fill in this i | nformation to identify the case: | |
|--|----------------------------------|----------------|
| Debtor 1 | Christine Daly | |
| Debtor 2 (Spouse, if filing | 3) | |
| United States Bankruptcy Court for the: Middle | | District of PA |
| Case number | 5:17-bk-01936-HWV | (State) |

Form 4100R

Response to Notice of Final Cure Payment

10/15

| Blakeslee PA 18610-213 City State ZIP Code Part 2: Prepetition Default Payments Check one: Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: Part 3: Postpetition Mortgage Payment Check one: Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. The next postpetition payment from the debtor(s) is due on: Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. Creditor asserts that the total amount remaining unpaid as of the date of this response is: a. Total postpetition ongoing payments due: b. Total fees, charges, expenses, escrow, and costs outstanding: c. Total. Add lines a and b. Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | Name of creditor: | U.S. Bank Trust Natio | U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust | | | | | Court claim no. (if known 2-1 | | |
|---|--|--|--|--|--|-----------------------------|---------|-------------------------------|---------------|----------|
| Blakeslee PA 18610-213 City State ZIP Code Part 2: Prepetition Default Payments Check one: ☐ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: Part 3: Postpetition Mortgage Payment Check one: ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. The next postpetition payment from the debtor(s) is due on: ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. Creditor states that the total amount remaining unpaid as of the date of this response is: a. Total postpetition ongoing payments due: b. Total fees, charges, expenses, escrow, and costs outstanding: c. Total. Add lines a and b. Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | Last 4 digits of any | number you use to ide | entify the deb | tor's account: | 6 | 3 | 4 | 3 | | |
| Blakeslee PA 18610-213 City State ZIP Code Part 2: Prepetition Default Payments Check one: ☐ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: Part 3: Postpetition Mortgage Payment Check one: ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. The next postpetition payment from the debtor(s) is due on: ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. Creditor asserts that the total amount remaining unpaid as of the date of this response is: a. Total postpetition ongoing payments due: b. Total fees, charges, expenses, escrow, and costs outstanding: c. Total. Add lines a and b. Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | Property address: | 2083 Sun Valley | Drive | | | | | | | |
| Prepetition Default Payments Check one: Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: Postpetition Mortgage Payment Check one: Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. The next postpetition payment from the debtor(s) is due on: Orditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. Creditor asserts that the total amount remaining unpaid as of the date of this response is: a. Total postpetition ongoing payments due: b. Total fees, charges, expenses, escrow, and costs outstanding: c. Total. Add lines a and b. Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | | Number Street | | | | | | | | |
| Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. □ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: □ Creditor States that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. The next postpetition payment from the debtor(s) is due on: □ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. Creditor asserts that the total amount remaining unpaid as of the date of this response is: a. Total postpetition ongoing payments due: b. Total fees, charges, expenses, escrow, and costs outstanding: c. Total. Add lines a and b. Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | | Blakeslee | PA | 18610-213 | | | | | | |
| Check one: ☐ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: ☐ Postpetition Mortgage Payment Check one: ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. The next postpetition payment from the debtor(s) is due on: ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. Creditor asserts that the total amount remaining unpaid as of the date of this response is: a. Total postpetition ongoing payments due: (a) \$ ——————————————————————————————————— | | City | State | ZIP Code | | | | | | |
| Check one: ☐ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: ☐ Creditor States that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. The next postpetition payment from the debtor(s) is due on: ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. Creditor asserts that the total amount remaining unpaid as of the date of this response is: a. Total postpetition ongoing payments due: (a) \$ — (b) \$ — (c) \$ Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | | | | | | | | | | |
| Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: Postpetition Mortgage Payment Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. The next postpetition payment from the debtor(s) is due on: | | | | | | | | | | |
| Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. The next postpetition payment from the debtor(s) is due on: Or OT OD | | s: | · | repetition amour | it remai | riirig ur | ipaia c | 13 OF 111 | cuate | D |
| the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. The next postpetition payment from the debtor(s) is due on: Or O1 / 2021 MM / DD / YYYYY Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. Creditor asserts that the total amount remaining unpaid as of the date of this response is: a. Total postpetition ongoing payments due: b. Total fees, charges, expenses, escrow, and costs outstanding: c. Total. Add lines a and b. Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | Part 3: Postpetiti | on Mortgage Payme | nt | | | | | | | |
| Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. Creditor asserts that the total amount remaining unpaid as of the date of this response is: a. Total postpetition ongoing payments due: b. Total fees, charges, expenses, escrow, and costs outstanding: c. Total. Add lines a and b. Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | · | on Mortgage Payme | nt | | | | | | | |
| of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. Creditor asserts that the total amount remaining unpaid as of the date of this response is: a. Total postpetition ongoing payments due: b. Total fees, charges, expenses, escrow, and costs outstanding: c. Total. Add lines a and b. Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | Check one: | at the debtor(s) are cur | rent with all po | | | | with { | 3 1322(| b)(5) of | |
| a. Total postpetition ongoing payments due: b. Total fees, charges, expenses, escrow, and costs outstanding: c. Total. Add lines a and b. Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | Check one: Creditor states the Bankruptcy C | at the debtor(s) are cur ode, including all fees, o | rent with all po | nses, escrow, ar | od costs | 2021 | with § | } 1322(| b)(5) of | |
| b. Total fees, charges, expenses, escrow, and costs outstanding: c. Total. Add lines a and b. Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | Check one: Creditor states the Bankruptcy Country The next postpet Creditor states the | at the debtor(s) are cur lode, including all fees, of tion payment from the of at the debtor(s) are not | rent with all pocharges, expendebtor(s) is du | nses, escrow, are on: $\frac{07}{MM}$ | od costs or O1 or DD ments o | 2021 YYYY consiste | | | | |
| c. Total . Add lines a and b. Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | Check one: Creditor states the Bankruptcy Comparison of the Bankruptcy Creditor states the of the Bankruptcy | at the debtor(s) are curode, including all fees, of tion payment from the of at the debtor(s) are not at Code, including all fee | rent with all pocharges, expendebtor(s) is ducurrent on all is, charges, ex | e on: $\frac{07}{MM}$ postpetition pay penses, escrow | od costs or of the cos | 2021 YYYY consistents | ent wit | | | |
| Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became | Check one: Creditor states the Bankruptcy Comparison of the Bankruptcy Comparison of the Bankruptcy Creditor asserts the Creditor asserts to the Creditor asserts the Creditor asserts to the Credito | at the debtor(s) are curode, including all fees, of the debtor(s) are not at the debtor(s) are not at the total amount relations. | rent with all pocharges, experdebtor(s) is ducurrent on alles, charges, exmaining unpaid | e on: $\frac{07}{MM}$ postpetition pay penses, escrow | od costs or of the cos | 2021 YYYY consistents | ent wit | | 22(b)(5) | (a) \$ |
| obligated for the postpetition payment(s) that first became | Check one: Creditor states the the Bankruptcy Community The next postpet Creditor states the of the Bankruptcy Community Creditor asserts the analysis of the Bankruptcy Cre | at the debtor(s) are curode, including all fees, of the debtor(s) are not or Code, including all fee that the total amount relation ongoing payments | rent with all pocharges, experdebtor(s) is ducurrent on all es, charges, exmaining unpaid due: | nses, escrow, are on: $\frac{07}{MM}$ postpetition pay penses, escrowd as of the date of | od costs or of the cos | 2021 YYYY consistents | ent wit | | 22(b)(5) | |
| | Check one: Creditor states the Bankruptcy Comparison of the Bankruptcy Comparison of the Bankruptcy Creditor asserts a. Total postpetis. Total fees, check one: | at the debtor(s) are curode, including all fees, of tion payment from the of at the debtor(s) are not or Code, including all fee that the total amount relation ongoing payments arges, expenses, escretarion. | rent with all pocharges, experdebtor(s) is ducurrent on all es, charges, exmaining unpaid due: | nses, escrow, are on: $\frac{07}{MM}$ postpetition pay penses, escrowd as of the date of | od costs or of the cos | 2021 YYYY consistents | ent wit | | 22(b)(5) + | (b) \$ |
| due on: | Check one: Creditor states the the Bankruptcy Control of the Bankruptcy Control of the Bankruptcy Control of the Bankruptcy Creditor asserts of the Bankruptcy Creditor asserts of the Control of the Bankruptcy Creditor asserts of the Control of the Bankruptcy Control of the Bankruptcy Control of the Bankruptcy Creditor asserts of the Bankruptcy Control | at the debtor(s) are curode, including all fees, of tion payment from the of at the debtor(s) are not or Code, including all fee that the total amount relation ongoing payments arges, expenses, escretes a and b. hat the debtor(s) are contact the debtor(s) are not or contact the debtor(s) are contact th | rent with all pocharges, expendebtor(s) is ducurrent on all es, charges, exmaining unpaid due: | e on: e on: postpetition pay penses, escrowd as of the date of t | od costs or of the cos | 2021 YYYY consistents | ent wit | | 22(b)(5) + | (b) \$ |

Debtor 1

Christine Daly

First Name

Middle Name

Case number (if known)

5:17-bk-01936-HWV

Part 4:

Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and

Last Name

all amounts the creditor contends remain unpaid.

Part 5:

Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

★ /s/Richard Postiglione

Date 07 , 14 , 2021

Signature

Print

Richard Postiglione

First Name Middle

Name Last Name

State

Company Friedman Vartolo LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address

1325 Franklin Avenue, Suite 160

Number Street

Garden City NY 11530

(212) 471 _ 5100

Email bankruptcy@friedmanvartolo.com

Form 4100R

Contact phone

ZIP Code

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PENNSYLVANIA

-----X

Christine Daly aka Christine Fuller CHAPTER: 13

aka Christine Fuller Daly HON. JUDGE.: Henry W. Van Eck

Debtor.

-----X

CERTIFICATE OF SERVICE

On July 15, 2021, I caused to be served a true copy of the annexed **RESPONSE TO NOTICE OF FINAL CURE by** mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service, addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/Richard Postiglione FRIEDMAN VARTOLO LLP 1325 Franklin Avenue, Suite 160 Garden City, NY 11530

T: (212) 471-5100 F: (212) 471-5150

SERVICE LIST

Christine Daly 2083 Sun Valley Drive Blakeslee, PA 18610-2134 **Debtor**

Vincent Rubino Newman Williams Mishkin Corveleyn et al 712 Monroe Street PO Box 511 Stroudsburg, PA 18360-0511 **Debtor's Attorney**

Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036 *Trustee*

United States Trustee 228 Walnut Street, Suite 1190 Harrisburg, PA 17101 Asst. U.S. Trustee